

STIC Database Tracking Number:

To: Ella Colbert
Location: KNX 4A21
Art Unit: 3694
Date: 08/25/2011
Case Serial Number: 09/552073

From: Eileen Patton
Location: EIC3600
KNX 2D08A
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eileen.patton@uspto.gov

Search Notes

Dear Examiner Colbert:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, ProQuest, Nexis, EBSCOhost and the internet.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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**EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

I. Potential References of Interest

A. Dialog

20/9,K/12 (Item 11 from file: 350)

DIAL.OG(R)File 350; Derwent WPIX

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0013809268 *Drawing available*

WPI Acc no: 2003-203655/200320

Related WPI Acc No: 2000-026356; 2003-203662; 2003-212961

XRPX Acc No: N2003-162290

Computer-based credit card issuing method, involves creating credit card account and converting stored value card, in response to request of recipient who meets predetermined credit criteria

Patent Assignee: FIRST USA BANK (FIRS-N)

Inventor: DEPORTE R; JOINES P; NORWINE J; PHILLIPS G

Patent Family (2 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
GB 2376787	A	20021224	GB 19991395	A	19990125	200320	B
			GB 200223160	A	20021007		
GB 2376787	B	20030212				200320	E

Priority Applications (no., kind, date): US 1998102044 A 19980622

Alerting Abstract GB A

NOVELTY - A stored value card marked with recipient's name, an indicia of predetermined credit network affiliated with the card and the indicia of an issuer, is issued. A credit card account is created and the stored value card is converted into a credit card, in response to the request of the recipient who meets predetermined credit criteria.

DESCRIPTION - An INDEPENDENT CLAIM is included for computer implemented credit card issuing system.

USE - For issuing credit card for enabling purchase or transfer of stored value or debit purchasing cards, to consumers, bank customers credit card holders and others.

ADVANTAGE - Issues a credit card, when the balance of the purchase card account is transferred to the credit card account.

DESCRIPTION OF DRAWINGS - The figure shows a flow diagram of the purchase card system.

II. Text Search Results from Dialog

A. Patent Files, Abstract

File 347:JAPIO Dec 1976-2011/APR(Updated 110807)

(c) 2011 JPO & JAPIO

File 350:Derwent WPIX 1963-2011/UD=201153

(c) 2011 Thomson Reuters

File 348:EUROPEAN PATENTS 1978-201133

(c) 2011 European Patent Office

File 349:PCT FULLTEXT 1979-2011/UB=20110818|UT=20110811

(c) 2011 WIPO/Thomson

Set	Items	Description
S1	19490	((PREPAID OR PRE() (PAY OR PAID OR LOADED) OR PRELOADED OR - RELOADABLE OR SINGLE() USE OR STORED() VALUE OR GIFT OR (PREDET- ERMIN? OR PRESET?) (2N) (BALANCE OR SUM OR TOTAL OR AMOUNT)) (2N-) (CARD OR CARDS OR INSTRUMENT? ? OR CASHCARD? ? OR MONEYCARD? ?) OR GIFTCARD? ? OR (PHONE OR FARE) () CARD? ? OR FARECARD? ?) S2 735 (CONVERT? OR CONVERSION? ? OR TRANSFORM? OR RESTRUCTUR? OR REFORMAT? OR RECONFIGUR? OR INTEGRAT? OR TRANSLAT? OR TURN? (2- W) INTO OR BECOME OR BECOMES OR BECOMING) (5N) S1
S3	78597	((CREDIT OR DEBIT OR BANK OR CHARGE OR TRANSACTION OR PAYM- ENT OR PURCHASING) (2N) (CARD? ? OR INSTRUMENT? ?) OR CREDITCAR- D? ? OR DEBITCARD? ? OR BANKCARD? ? OR GIFTCARD? ? OR CHARGEC- ARD? ?) S4 4477 (REGULAR OR NORMAL OR STANDARD OR COMMON OR USUAL OR TYPIC- AL OR CONVENTIONAL OR AVERAGE OR ORDINARY) (3N) S3
S5	40097	(LINK? OR CONNECT? OR TIE OR TIES OR TIED OR DEPEND? OR IN- TEGRAT? OR ASSOCIAT? OR SYNC? OR AFFILIAT? OR CORRELAT?) (5N) (- ACCOUNT? ? OR MEMBERSHIP? ?) S6 201200 (SUBSEQUENT? OR OTHER OR ANOTHER OR FOLLOWING OR FUTURE OR NEXT OR FURTHER OR MORE OR ADDITIONAL) (3N) (DEPOSIT? OR TRANSA- CTION? ? OR WITHDRAWAL? ? OR PAYMENT? ? OR PURCHAS?) S7 7094543 (REGISTER? OR REGISTRATION? ? OR ENROLL? OR SIGN? () UP OR I- NDUCT? OR ENLIST? OR SIGNUP? ? OR JOIN? OR SIGH? (2W) (CONTRACT? ? OR AGREEMENT? ?) OR OPEN? OR MEMBERSHIP? ? OR BECOME (2W) ME- MBER? ?) S8 4 S2 (10N) S4 S9 209 S2 (10N) S3 S10 25 S9 (20N) S5 S11 14 S10 (20N) S7 S12 0 S11 (10N) S6 S13 18 S8 OR S11 S14 11 S10 NOT S13 S15 195 S2 (5N) S3 S16 29 S15 (20N) S7 S17 27 S15 (50N) S5 S18 16 (S16 OR S17) NOT (S13 OR S14) S19 22 S15/TI S20 19 S19 NOT (S13 OR S14 OR S18)

DIALOG(R)File 348: EUROPEAN PATENTS

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13/3K/17 (Item 2 from file: 348)

00312293

Magnetic card and methods for handling it.

Magnetkarte und Anwendungsverfahren.

Carte magnetique et methodes d'utilisation.

Patent Assignee:

- **NIPPON TELEGRAPH AND TELEPHONE CORPORATION** (686330)
1-6 Uchisaiwai-cho 1-chome Chiyoda-ku; Tokyo (JP)
(applicant designated states: DE;GB)

Inventor:

- **Ishiguro, Ginya**
2-5-502, Denden-shataku 94 Nagasawa; Yokosuka-shi Kanagawa-ken; (JP)
- **Yano, Norio**
4-8-8, Iwato; Yokosuka-shi Kanagawa-ken; (JP)
- **Uekusa, Hirokazu**
210, Heights Kasai 3-44, Mihar-cho; Yokosuka-shi Kanagawa-ken; (JP)

Legal Representative:

- **Read, Matthew Charles et al (47911)**
Venner Shipley & Co. 20 Little Britain; London EC1A 7DH; (GB)

	Country	Number	Kind	Date	
Patent	EP	291306	A2	19881117	(Basic)
Patent	EP	291306	A3	19891206	
Patent	EP	291306	B1	19941102	
Application	EP	88304298		19880512	
Priorities	JP	87117515		19870514	
	JP	8812083		19880122	

Specification: ...card and apparatus for reading data from the magnetic card, apparatus for recording data on the magnetic card and apparatus for both.

Magnetic cards are **becoming common as credit cards, pre-paid cards** etc. because of their cost efficiency and their compactness compared to the amount of data they can bear. Conventional magnetic cards comprise a card body...

Specification: ...a magnetic card, a method of reading data from the magnetic card, and a method of recording data on the magnetic card.

Magnetic cards are **becoming common as credit cards, pre -paid cards** etc. because of their cost efficiency and their compactness compared to the amount of data they can bear. Conventional magnetic cards comprise a card body...

14/3,K/5 (Item 5 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010698591 *Drawing available*

WPI Acc no: 2001-308801/200133

XRPX Acc No: N2001-220986

Prepaid card service platform for storing monetary value and subsequently making payment to merchants

through the telephone system or through a data network such as the Internet provides audio advertisements during transaction processing

Patent Assignee: KWAN K H (KWAN-I)

Inventor: KWAN K H

Patent Family (2 patents, 2 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
AU 199943506	A	20010215	AU 199943506	A	19990811	200133	B
US 20030200179	A1	20031023	US 1999396005	A	19990913	200370	E

Priority Applications (no., kind, date): AU 199943506 A 19990811

Claims:the particular pre-paid card account in correspondence with the various transactions made in the network by crediting the corresponding service provider's or any **account** as **requested** by **user**; the generation of **special code known** as the **payment/transaction code** by the seller/merchant's computer system to identify the buying party making the payment and sent through an email (bare or encrypted...

14/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008789058 *Drawing available*

WPI Acc no: 1998-333570/199829

Pre-paid transaction account funds regeneration unit - validates transaction instrument using PIN code to enable transfer of funds

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMXA)

Inventor: TASKETT J M

Patent Family (3 patents, 77 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998025237	A1	19980611	WO 1997US20375	A	19971112	199829	B
AU 199876270	A	19980629	AU 199876270	A	19971112	199845	E
US 5991748	A	19991123	US 1996760896	A	19961206	200002	E

Priority Applications (no., kind, date): US 1996760896 A 19961206

Alerting Abstract ...the unit is for regenerating a prepaid phone card having an **account** balance, and uses an **integrated transaction card** having prepaid **phone card** and **transaction instrument** features. It electronically establishes a prepaid call session by connecting a calling party with a host computer and third party and transfers funds from the...

14/3K/10 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01111701

SYSTEM AND METHOD FOR CONVERTING A STORED VALUE CARD TO A CREDIT CARD
SYSTEME ET PROCEDE PERMETTANT DE CONVERTIR UNE CARTE A VALEUR STOCKEE EN
CARTE DE CREDIT

Patent Applicant/Patent Assignee:

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**
American Express Tower, World Financial Center, New York City, NY 10285-4900; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **BISHOP Fred**
5511 West Aster, Glendale, AZ 85304; US; US(Residence); US(Nationality); (Designated only for: US)
- **NEEMANN Trey**
19801 North 46th Drive, Glendale, AZ 85308; US; US(Residence); US(Nationality); (Designated only for: US)
- **ARMES David**
4035 West Banff Lane, Phoenix, AZ 85053; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **SOBELMAN Howard (agent)**
Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202; US

	Country	Number	Kind	Date
Patent	WO	200434303	A1	20040422
Application	WO	2002US32653		20021011
Priorities	US	2002242584		20020912

Detailed Description:

...in a stored value account database 15. When the card number 6 (which corresponds to the proxy number 4) is used for a purchase, the **associated** stored value **account** number 2 is recognized and the amount of purchase is subtracted from the stored value account balance.

After **conversion** of the **stored value card** to a **credit card**, the proxy number 4 (1234567891234567) is thereafter **associated** with the designated credit card **account** number 3 (9999999999999999). Thus, when a purchase is made with the card number 6/proxy number 4 after conversion, the customer's I credit account...

14/3K/11 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00434773

METHODS AND APPARATUS FOR REGENERATING A PREPAID TRANSACTION ACCOUNT
PROCEDES ET APPAREIL DESTINES A REGENERER UN COMPTE A TRANSACTION
PREPROVISIONNE

Patent Applicant/Patent Assignee:

- **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC**

Inventor(s):

- **TASKETT John M**

	Country	Number	Kind	Date
Patent	WO	9825237	A1	19980611
Application	WO	97US20375		19971112

	Country	Number	Kind	Date
Priorities	US	96760896		19961206

Detailed Description:

...funds are

transferred or otherwise added to a prepaid account. The system includes a service provider network, or host system, comprising a database of prepaid **accounts**. An **integrated transaction card**, e.g., a **prepaid phone card**, is issued 1 5 to a consumer. The host system has accessible stored data relating to a funds source for regenerating a particular phone card...

Claims:

...number and said personal identification number in said database prior to said connecting step.

12 An apparatus for regenerating a prepaid phone card having an **account balance** comprising: means for electronically **connecting** a calling party using an **integrated transaction card** having a **transaction instrument** and a prepaid **phone card** with a host computer and a third party; and, means for transferring funds from the transaction instrument to the phone card. - 20 . The apparatus of... ..a local exchange carrier, a communications link and a plurality of incoming call trunk.

17 An apparatus for regenerating a prepaid phone card having an **account balance** comprising: means for electronically **connecting** a calling party using an **integrated transaction card** having a **transaction instrument** and a prepaid **phone card** to a host computer having a database; means for transmitting an account number and/or personal identification number to the host computer; - 21 means for...

DIALOG(R)File 348: EUROPEAN PATENTS

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18/3K/13 (Item 2 from file; 348)

00902709

Charging system and method

Abrechnungsverfahren und System

Methode et systeme de debit

Patent Assignee:

- CANON KABUSHIKI KAISHA** (542361)
30-2, 3-chome, Shimomaruko, Ohta-ku; Tokyo (JP)
(Proprietor designated states: all)

Inventor:

- Iwamura, Keiichi**
Canon Kabushiki Kaisha, 30-2, Shimomaruko 3-chome; Ohta-ku, Tokyo; (JP)

Legal Representative:

- Beresford, Keith Denis Lewis et al (28273)**
BERESFORD & Co, 2-5 Warwick Court, High Holborn; London WC1R 5DH; (GB)

	Country	Number	Kind	Date
Patent	EP	823820	A2	19980211 (Basic)
Patent	EP	823820	A3	19990107
Patent	EP	823820	B1	20031022

	Country	Number	Kind	Date
Application	EP	97305874		19970804
Priorities	JP	96205952		19960805

Specification: ...when various kinds of retailers sell PPC prepaid cards, the prepaid cards can be easily available. In this case, the manufacturing or sales company of **prepaid cards becomes a charge** distributor C, and an information provider B **registers** himself or herself to the charge distributor C so as to receive a payment distributed in correspondence with use or alteration of information PP. Of...

III. Text Search Results from Dialog

A. NPL Files

File 15:ABI/Inform(R) 1971-2011/Aug 24
(c) 2011 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2011/Aug 24
(c) 2011 Gale/Cengage

File 610:Business Wire 1999-2011/Aug 25
(c) 2011 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 624:McGraw-Hill Publications 1985-2011/Aug 25
(c) 2011 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2011/Jun 23
(c) 2011 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2011/Aug 23
(c) 2011 Gale/Cengage

File 613:PR Newswire 1999-2011/Aug 25
(c) 2011 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2011/Aug 22
(c) 2011 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2011/Aug 19
(c) 2011 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2011/Aug 23
(c) 2011 Gale/Cengage

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 268:Banking Info Source 1981-2011/Aug W1
(c) 2011 ProQuest Info&Learning

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

File 35:Dissertation Abs Online 1861-2011/Jul
(c) 2011 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

File 65:Inside Conferences 1993-2011/Aug 25

(c) 2011 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2011/Jul
 (c) 2011 The HW Wilson Co.
 File 139:EconLit 1969-2011/Jul
 (c) 2011 American Economic Association
 File 635:Business Dateline(R) 1985-2011/Aug 24
 (c) 2011 ProQuest Info&Learning
 File 637:Journal of Commerce 1986-2011/Aug 25
 (c) 2011 UBM Global Trade

Set	Items	Description
S1	219497	((PREPAID OR PRE() (PAY OR PAID OR LOADED) OR PRELOADED OR - RELOADABLE OR SINGLE()USE OR STORED()VALUE OR GIFT OR (PREDET- ERMIN? OR PRESET?) (2N) (BALANCE OR SUM OR TOTAL OR AMOUNT)) (2N-) (CARD OR CARDS OR INSTRUMENT? ? OR CASHCARD? ? OR MONEYCARD? ?) OR GIFTCARD? ? OR (PHONE OR FARE) (CARD? ? OR FARECARD? ?)
S2	7364	(CONVERT? OR CONVERSION? ? OR TRANSFORM? OR RESTRUCTUR? OR REFORMAT? OR RECONFIGUR? OR INTEGRAT? OR TRANSLAT? OR TURN?(2- W) INTO OR BECOME OR BECOMES OR BECOMING) (5N) S1
S3	1307449	((CREDIT OR DEBIT OR BANK OR CHARGE OR TRANSACTION OR PAYM- ENT OR PURCHASING) (2N) (CARD? ? OR INSTRUMENT? ?) OR CREDITCAR- D? ? OR DEBITCARD? ? OR BANKCARD? ? OR GIFTCARD? ? OR CHARGE C- ARD? ?)
S4	31487	(REGULAR OR NORMAL OR STANDARD OR COMMON OR USUAL OR TYPIC- AL OR CONVENTIONAL OR AVERAGE OR ORDINARY) (3N) S3
S5	278872	(LINK? OR CONNECT? OR TIE OR TIES OR TIED OR DEPEND? OR IN- TEGRAT? OR ASSOCIAT? OR SYNC? OR AFFILIAT? OR CORRELAT?) (5N) (- ACCOUNT? ? OR MEMBERSHIP? ?)
S6	24926751	(REGISTER? OR REGISTRATION? ? OR ENROLL? OR SIGN? (UP OR I- NDUCT? OR ENLIST? OR SIGNUP? ? OR JOIN? OR SIGN? (2W) (CONTRACT? ? OR AGREEMENT? ?) OR OPEN? OR MEMBERSHIP? ? OR BECOME (2W) ME- MBER? ?)
S7	40703215	((MONEY OR MONIES OR FUND OR FUNDS OR CASH OR CURRENCY OR - MONETARY) (3N) (TRANSMIT? OR TRANSFER? OR SENDING OR WIRE OR WI- RING OR SEND) OR EFT OR WESTERN (UNION OR MONEYGRAM OR MONEY (-) (GRAM OR ORDER) OR RAPID (FUND OR WIRE (TRANSFER? ? OR SERV- ICE OR SERVICES OR ACCOUNT? ? OR MEMBERSHIP? ? OR PROVID? R? ? OR VEND? R? ? OR RETAILER? ?)
S8	13	S2 (10N) S4
S9	2514	S2 (10N) S3
S10	1	S9 (20N) S5
S11	4101843	S6 (10N) S7
S12	15	S9 (20N) S11
S13	52	S9 (10N) S6
S14	9	(S8 OR S10 OR S12 OR S13) NOT PY>1999
S15	6	RD (unique items)
S16	2267	S2 (5N) S3
S17	75	S16 (S) S11
S18	0	S17 NOT (S15 OR PY>1999)
S19	399	S16 (F) S11
S20	14	S19 NOT (S15 OR PY>1999)
S21	8	RD (unique items)

No Relevant Documents

IV. Additional Resources Searched

ProQuest

2 documents found for: TEXT((convert* or conversion or transform* or (turn* pre/5 into)) w/5 ((credit or debit or bank or charge or transaction or payment) w/2 (card? or instrument?))) W/3 TEXT((prepaid or "pre paid" or preloaded or reloadable or "single use" or "stored value" or gift) w/2 (card or cards or instrument?)) AND TEXT(account?) AND PDN(<4/19/1999)

No Relevant Documents

Nexis

Search Terms (((prepaid or "pre paid" or preloaded or reloadable or "single use" or "stored value" or gift) w/2 (card or cards or instrument*))) w/5 (transform! or convert! or conversion* or turn*) w/10 ((credit or debit or bank) w/2 (card or cards or instrument*))) (7) View search details

Source [News, All (English, Full Text)]

No Relevant Documents

Business Source Complete via EBSCOhost

Searching: Business Source Complete Choose Databases

((prepaid or "pre paid" or "stored value") n1 card? n5 (transform* or convert* or conversion) n5 ((debit or credit) n1 card?))

Search

Clear

Basic Search Advanced Search Visual Search Search History

Page: 1 2 3 4 5 Next

Relevance Sort

alts for...

Note: Your initial search query did not yield any results.

Google Patents

Search: (convert OR transform OR converting) AROUND(5) (prepaid OR "pre paid") AROUND(2)
card AROUND(5) ("debit card" OR "credit card")

No Relevant Documents